

Information to identify the case:			
Debtor 1	Michael D Vinsick		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	19-24330-JAD		
	Social Security number or ITIN	xxx-xx-6407	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 11/5/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael D Vinsick	
2. All other names used in the last 8 years		
3. Address	228 Nemacolin Road Carmichaels, PA 15320	
4. Debtor's attorney Name and address	Matthew M. Herron The Debt Doctors, LLC 607 College Street Suite 101 Pittsburgh, PA 15232	Contact phone 412-395-6001 Email: mmh@thedebtctors.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 12/4/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 6, 2020 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 3/6/20 Filing deadline: 1/14/20 Filing deadline: 5/4/20 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/6/20 at 02:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael D Vinsick
 Debtor

Case No. 19-24330-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
 Form ID: 309I

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 Total Noticed: 31

Date Rcvd: Dec 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2019.

db +Michael D Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15152104 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 15152105 Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
 15152106 +First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
 15152108 +Home Savings, Attention: Legal Department, 275 West Federal Street,
 Youngstown, OH 44503-1200
 15152109 +LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
 15166564 +ML Factors Funding LLC, 456A Central Avenue, Cedarhurst, NY 11516-1927
 15152110 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 15166565 PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
 15166566 Pennsylvania Department of Revenue, Bureau of Individual Taxes, PO Box 280431,
 Harrisburg, PA 17128-0431
 15152112 +Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124
 15152113 +S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
 15152114 #+Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077
 15152115 +Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101,
 Waynesburg, PA 15370-1306
 15166572 +Treasurer's Office Greene County, 93 East High Street, Waynesburg, PA 15370-1839

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mmh@thedebedtctors.com Dec 05 2019 02:53:24 Matthew M. Herron,
 The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 05 2019 02:53:57 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Dec 05 2019 02:54:21
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Dec 05 2019 07:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15152101 +EDI: AMEREXPR.COM Dec 05 2019 07:38:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 15152102 +EDI: CAPITALONE.COM Dec 05 2019 07:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15152103 +E-mail/PDF: creditonebknofications@resurgent.com Dec 05 2019 02:56:42 Credit One Bank,
 Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
 15152107 +EDI: PHINGENESIS Dec 05 2019 07:38:00 Genesis Bc/Celtic Bank, Attn: Bankruptcy,
 Po Box 4477, Beaverton, OR 97076-4401
 15166561 E-mail/Text: msturdevant@homesavings.com Dec 05 2019 02:53:32 Home Savings Bank,
 Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503
 15166562 EDI: IRS.COM Dec 05 2019 07:38:00 Internal Revenue Service, Centralized Insolvency Unit,
 PO Box 21126, Philadelphia, PA 19114-0326
 15152111 +EDI: NAVIENTFKASMSERV.COM Dec 05 2019 07:38:00 Navient, Attn: Bankruptcy, Po Box 9640,
 Wilkes-Barre, PA 18773-9640
 15166569 E-mail/Text: jennifer.chacon@spservicing.com Dec 05 2019 02:55:12 SPS, PO Box 65250,
 Salt Lake City, UT 84165-0250
 15152116 +EDI: RMSC.COM Dec 05 2019 07:38:00 Synch/JCI Home Design, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 15152788 +EDI: RMSC.COM Dec 05 2019 07:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr The Bank of New York Mellon, successor to The Bank
 15166555* +Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
 15166556* +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 15166557* +Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
 15166558* Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
 15166559* +First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
 15166560* +Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
 15166563* +LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
 15166567* +Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124
 15166568* +Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077
 15166570* +Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101,
 Waynesburg, PA 15370-1306
 15166571* +Synch/JCI Home Design, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTALS: 1, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: nsha
Form ID: 309I

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Total Noticed: 31

Date Rcvd: Dec 04, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif bkgroup@kmlawgroup.com
Matthew M. Herron on behalf of Debtor Michael D Vinsick mmh@thedebt doctors.com, hgs@thedebt doctors.com; alb@thedebt doctors.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4